

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Groz	
Application No.: 10/733483	Art Unit:
Filed: 12/11/2003	Examiner:
Title: Non-scalar-valued Financial Instruments	John O. Preston
Attorney Docket No.: MG112504USNP	
Commissioner for Patents	
P.O. Box 1450	
Alexandria, VA 22313-1450	

RESPONSE UNDER 37 CFR 1.111

Dear Sir:

In response to the Office Action of November 20, 2008, please consider the following remarks in light of the submitted amendments.